

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Kevin Russell Morrissey
Debtor

Case No. 19-15071-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Keith
Form ID: 309I

Page 1 of 2
Total Noticed: 51

Date Rcvd: Sep 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 06, 2019.

db Kevin Russell Morrissey, 1703 Barbara St, Bethlehem, PA 18017-5223
tr +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,
Reading, PA 19606-2265
smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
Allentown, PA 18101-1603
smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
ust +United States Trustee, Office of the U.S. Trustee, 200 Chestnut Street, Suite 502,
Philadelphia, PA 19106-2908
14372670 AAA Anesthesia Associates, PO Box 639447, Cincinnati, OH 45263-9447
14372671 Alicia Barlip, c/o Corriere & Andres LLC, 433 E Broad St, Bethlehem, PA 18018-6336
14372673 +Bethlehem Area School District, 1516 Sycamore St, Bethlehem, PA 18017-6099
14372678 Chase Slate, PO Box 1423, Charlotte, NC 28201-1423
14372679 City of Bethlehem, Department of Public Works, 10 W Church St # 4,
Bethlehem, PA 18018-5864
14372680 +Client Services, Inc., 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816
14372684 Health Network Laboratories, PO Box 789581, Philadelphia, PA 19178-9581
14372685 Hellertown Dental Group, LLC, 1213 Main St, Hellertown, PA 18055-1320
14372687 Keystone Collections Group, PO Box 499, Irwin, PA 15642-0499
14372686 Keystone Collections Group, PO Box 502, Irwin, PA 15642-0502
14372688 LA Collections, PO Box 2240, Burlington, NC 27216-2240
14372689 Laboratory Corporation of America, PO Box 2240, Burlington, NC 27216-2240
14372690 Lehigh Valley Anesthesia Services, P.C., PO Box 8500, Philadelphia, PA 19178-8500
14372691 Lehigh Valley Health Network, PO Box 781733, Philadelphia, PA 19178-1733
14372692 Michael L. Silverman, MD, 1112 Prospect Ave, Melrose Park, PA 19027-3060
14372693 #Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314
14372694 Northland Group, Inc., PO Box 390846, Minneapolis, MN 55439-0846
14372698 PNC Bank, PO Box 6534, Carol Stream, IL 60197-6534
14372696 Penn Credit Corporation, PO Box 69703, Harrisburg, PA 17106-9703
14372697 PennCredit, PO Box 69703, Harrisburg, PA 17106-9703
14372701 Portfolio Recovery Associates, LLC, c/o Blatt, Hasenmiller, Leibsker & Moore,
1835 Market St Ste 501, Philadelphia, PA 19103-2933
14372702 Professional Claims Bureau Inc, PO Box 9060, Hicksville, NY 11802-9060
14372703 Radius Global Solutions LLC, PO Box 390846, Minneapolis, MN 55439-0846
14372704 St Francis EKG, PO Box 9500, Philadelphia, PA 19124-0500
14372706 St. Francis Hospital, 1355 Adams Rd, Bensalem, PA 19020-3912

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: david@dbsesq.com Sep 05 2019 03:04:12 DAVID B. SCHWARTZ,
Goodman Schwartz & Shaw LLC, 514 Fullerton Avenue, Suite 2, Whitehall, PA 18052

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 05 2019 03:04:35
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

smg +E-mail/Text: usapase.bankruptcynotices@usdoj.gov Sep 05 2019 03:04:46 U.S. Attorney Office,
14272672 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
FBI: BANKAMER.COM Sep 05 2019 06:58:00 Park of America, PO Box 15232

14372672 EDI: BANKAMER.COM Sep 05 2019 06:58:00 Bank of America, PO Box 15222
Wilmington, DE 19886-5222

14372674 E-mail/Text: bankruptcy@cavps.com Sep 05 2019 03:04:45 Cavalry Portfolio Services
PO Box 520, Valhalla, NY 10595-0520
14374064 +E-mail/Text: bankruptcy@cavps.com Sep 05 2019 03:04:45 Cavalry SPV I, LLC.

14374084 EDI: mailText: BankInfo@ccy.cavps.com Sep 05 2019 05:04:41 Cavalry SFV 1, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14372675 EDI: CHASE.COM Sep 05 2019 06:58:00 Chase / Amazon, PO Box 15298,
Wilmette, IL 60091-5200

14372677 EDI: CHASE.COM Sep 05 2019 06:58:00 Chase Card, PO Box 15369,
Wilmington, DE 19850-5369

14372681 +WILMINGTON, DE 19890-3567 +EDI: CONVERGENT.COM Sep 05 2019 06:58:00 Convergent Outsourcing
14372682 800 SW 39th St # 100, Renton, WA 98057-4927 E-mail: Testi.barkley@convergent.com Sep 05 2019 03:04:15

14372682 E-mail/Text: bankruptcy@frost-arnett.com Sep 05 2019 03:04:15 Frost-Arnett, Inc.
PO Box 198988, Nashville, TN 37219-8988

14372683 EDI: RMSC.COM Sep 05 2019 06:58:00 GE Capital Retail Bank, 170 W Election Rd Ste Draper, UT 84020-6425

14372695 E-mail/Text: bankruptcy@onlineis.com Sep 05 2019 03:05:00 Online Information Services,
PO Box 1489, Winterville, NC 28590-1489
14372699 FBI - PBA COM Sep 05 2019 06:58:00 Portfolio Recovery Associates, LLC

14372699 EDI: PRA.COM Sep 05 2019 06:58:00 Portfolio Recovery Associates LLC
120 Corporate Blvd Ste 100, Norfolk, VA 23502-4962
14373663 +EDI: RMSC.COM Sep 05 2019 06:58:00 Synchrony Bank, c/o of PRA Rec

+EDI: RMSC.COM Sep 05 2019 06:58:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
+EDI: RMSC.COM Sep 05 2019 06:58:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021

PO Box 41021, Norfolk, VA 23541-1021

District/off: 0313-4

User: Keith
Form ID: 309I

Page 2 of 2
Total Noticed: 51

Date Rcvd: Sep 04, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

14372707 EDI: WTRRNBNK.COM Sep 05 2019 06:58:00 TD Bank USA/TargetCredit, PO Box 660170,
Dallas, TX 75266-0170
14372708 EDI: WFFC.COM Sep 05 2019 06:58:00 Wells Fargo Bank, N.A., PO Box 14529,
Des Moines, IA 50306-3529

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,
Reading, PA 19606-2265
14372700* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100,
Norfolk, VA 23502-4952)
14372705* St. Francis EKG, PO Box 9500, Philadelphia, PA 19124-0500

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 06, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on September 4, 2019 at the address(es) listed below:

DAVID B. SCHWARTZ on behalf of Debtor Kevin Russell Morrissey david@dbsesq.com,
DBSchwartzesq@aol.com
KEVIN G. MCDONALD on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmllawgroup.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com, ecf_frpa@trustee13.com
SCOTT F. WATERMAN (Chapter 13) on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)
ECFMail@ReadingCh13.com, ecf_frpa@trustee13.com
United States Trustee USTPRegion03.PH. ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Kevin Russell Morrissey	Social Security number or ITIN xxx-xx-6694
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
		EIN -----
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter 13 8/13/19
Case number:	19-15071-amc	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kevin Russell Morrissey	
2. All other names used in the last 8 years	aka Kevin Morrissey, aka Kevin R. Morrissey	
3. Address	1703 Barbara St Bethlehem, PA 18017-5223	
4. Debtor's attorney Name and address	DAVID B. SCHWARTZ Goodman Schwartz & Shaw LLC 514 Fullerton Avenue Suite 2 Whitehall, PA 18052	Contact phone 610 - 434 - 2023 Email: david@dbsesq.com
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M. Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 9/4/19

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		October 1, 2019 at 02:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Bar Association of Lehigh County, Meeting Rooms – Lower Level, 1114 West Walnut Street, Allentown, PA 18102
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 11/30/19 Filing deadline: 10/22/19 Filing deadline: 2/9/20
<p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>			
<p>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>			
<p>9. Filing of plan The debtor has filed a plan. This plan proposes payment to the trustee of \$271.82 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 11/14/19 at 10:00 AM , Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601</p>			
<p>10. Creditors with a foreign address If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>			
<p>11. Filing a chapter 13 bankruptcy case Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>			
<p>12. Exempt property The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>			
<p>13. Discharge of debts Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.</p>			